

In the Drawings:

Please replace Figure 6 with amended Figure 6 enclosed wherein.

REMARKS

Claims 33-51 are pending in the present application. Claims 1-32 have been canceled. Claims 33-51 have been added. Reconsideration of the claims is respectfully requested.

Figure 6 was amended to correct an incorrect number label and bring the figure into agreement with the specification.

The references cited by the Examiner do not teach or suggest the limitations of the claimed invention. The present invention has nothing to do with financial transactions, tariffs or variable-rate plans. Instead, the present invention deals exclusively with tracking time units and does so independently on the SIM card.

The process taught in Loder involves addition steps and control signals from the wireless network that are not required by the limitations of present invention. None of the embodiments taught in Loder involve maintaining a balance of available time units on the SIM. Instead, Loder maintains a balance of funds on a SIM card.

Tracking and maintenance a balance of funds on the SIM card requires additional process steps and resources that are not necessary using the present invention. The tracking of the available funds balance in Loder requires the process of converting elapsed time into a specific monetary charge to be deducted from the funds balance stored in memory according to a specific tariff rate (see col. 6, lines 58-6, Fig. 4 step 48, col. 7, lines 25-29, Fig. 5 step 59, col. 8, lines 11-15, Fig. 6 step 69). Because the present invention tracks and maintains a balance of time units and not available funds, there is no need to devote resources in the mobile unit to perform this calculation. The present invention completely avoids the issue of call tariffs.

Furthermore, the calculation of funds depletion in Loder depends of the transmission of “e” parameters to the mobile unit. These “e” parameters include advice of charge information, time tariff rates, and special “e” parameters that require acknowledgement from the mobile unit. The present invention eliminates the need for such control signals, thereby reducing the amount of network resources required to execute and manage a call.

Wallenius similarly does not cover time units but rather deals with financial accounting and tariffs, just like Loder. Furthermore, all of the functionality described in Wallenius occurs at the Service Control Points (SCP) and Service Switching Points (SSP) on the network side, not the SIM:

The attributes to be reported to the SCP are defined in connection with intelligent network triggering. Using these attributes the SCP defines the call tariff in more detail. Besides the attributes, the SSP notifies the SCP of the basic tariff the SSP has obtained by a number analysis. A more accurate tariff is derived from the basic tariff by examining the attribute values. Correspondingly, the SCP gives the SSP a list of those attributes whose value changes are to be reported to the SCP. When a value of an attribute belonging to the latter list changes, the changed attribute and its value are reported to the SCP together with the time stamp of the moment of change. On the basis of this information, the SCP forms an altered tariff which is considered to be valid from the point of time indicated by the time stamp. Upon termination of the call the SCP forms an accurate charging record which is based on the period of validity of different attributes and information on complete charging interruptions (because the call is temporarily dropped, for example). The charging record is transferred for post-processing through the SSP, for example. The needs and restrictions set by the post-processing define the detailed structure of the charging record. (Col. 6, lines 20-41)

It is here assumed that each subscriber's remaining prepaid call time is stored at the SCP. If the remaining call time is stored elsewhere, it is to be transferred to the SCP at the beginning of the call. (Col. 8, lines 50-53)

The other references, Doran and Layborn, like Loder deal with the addition of monetary units, not time units.

Because the prior art references do not teach the independent maintenance of a time unit balance on both a SIM and a prepaid application server, they do not have the anti-fraud capabilities of the present invention.

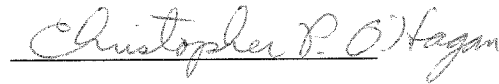
Conclusion

It is respectfully urged that the subject application is now in condition for allowance.

The examiner is invited to call the undersigned at the below-listed telephone number if in the opinion of the examiner such a telephone conference would expedite or aid the prosecution and examination of this application.

DATE: February 27, 2008

Respectfully submitted,

A handwritten signature in cursive script, reading "Christopher P. O'Hagan", is written over a horizontal line.

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